LISTING OF THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

IN THE CLAIMS:

1   1.   (currently amended) A method, comprising:

2   storing, in at least one database within a portable first computing device, financial

3   transaction data and budgetary data, wherein said financial transaction data and budgetary data

4   stored in said at least one database of said portable computing device is periodically

5   synchronized with financial transaction data and budgetary data stored in at least one

6   corresponding database within a second computing device;

7   evaluating said transaction data using said budgetary data to determine at least whether a

8   transaction value exceeds a budgetary constraint for a transaction;

9   displaying, upon a display device, a message indicative of the results of said evaluation,

10   said displayed message indicative of whether said transaction is appropriate with respect to said

11   budgetary constraint; and

12   periodically synchronizing said financial transaction data and budgetary data stored in

13   said at least one database of said portable computing device with financial transaction data and

14   budgetary data stored in at least one corresponding database within a second computing device.

1   2.   (original) The method of claim 1, further comprising:

2   generating, at one of said first and second computing devices operating as a master

3   computing device, a report indicative of transaction patterns associated with at least said first and

4   second computing devices.

1   3.   (original) The method of claim 1, further comprising:

2   storing, in one of said first computing device and second computing device, accounts data

3   including information pertaining to accessible financial accounts, said accounts database

557128-1

4   providing available credit or debit amounts to update budgetary data during said step of

5   synchronizing.

1   4.   (original) The method of claim 1, wherein said transaction data comprises a plurality of

2   records, each record comprising at least an account number field, a transaction amount field and

3   a budgetary item identifier field, said account number field identifying a credit or debit account

4   funding a respective transaction, said transaction amount field identifying the value of said

5   respective transaction, said budgetary item identifier field identifying the type of said respective

6   transaction.

1   5.   (original) The method of claim 4, wherein each transaction data record further comprises

2   a budget indicator field for indicating whether said respective transaction is appropriate with

3   respect to a corresponding budgetary constraint.

1   6.   (original) The method of claim 3, wherein said accounts data comprises a plurality of

2   records, each record comprising at least an account number field, an account type field, an

3   institution field and an available balance field, said account number field identifying a credit or

4   debit account, said account type field identifying the type of account, said institution field

5   identifying the financial institution associated with said account, and said available balance field

6   identifying an available balance or credit limit associated with said account.

1   7.   (original) The method of claim 1, wherein said budgetary data comprises a plurality of

2   records, each record comprising at least a budgetary item identifier field, an annual budget field

3   and a periodic budget field.

1   8.   (original) The method of claim 7, further comprising:

2   correlating individual transactions with associated annual budgets via the budgetary item

3   identifier field of the transaction data and accounts data; and

4   determining whether at least one of the annual and periodic budgets associated with the

5   transaction type are exceeded by a particular transaction.

557128-1

1 9.   (original) The method of claim 7, wherein the budgetary database further comprises a

2 periodicity field and a fixed/variable payment field.

1 10.   (currently amended) The method of claim 1, further comprising:

2   in the case of [[an]] said evaluation indicative of said transaction exceeding [[a]] said

3 budgetary constraint, ~~displaying upon said display device a~~ said displayed message is indicative

4 of said budgetary constraint being exceeded.

1 11.   (original) The method of claim 4, wherein a transacting entity utilizing one of said first

2 and second computing devices inputs transaction data contemporaneous to effecting said

3 transaction, said displayed message indicating to said transacting entity whether said respective

4 transaction should proceed.

   12-23. (cancelled)